

## Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court  
Eastern District of TennesseeIn re:  
Kenneth Robert Shey  
DebtorCase No. 12-30300-rs  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0649-3

User: smithr  
Form ID: bl8Page 1 of 3  
Total Noticed: 34

Date Rcvd: Apr 30, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2012.

db  
 9575722 +Kenneth Robert Shey, 417 Borghild Drive, Maryville, TN 37801-5411  
 9575724 +Anesthesia Medical Alliance of East TN, 501 20th St. #606, Knoxville, TN 37916-1863  
 9575725 +Campus Book East 145, c/o RMB, 409 Bearden Park Circle, Knoxville, TN 37919-7448  
 9575726 +Cash Now Advance, 1619 Lamar Alex. Pkwy., Maryville, TN 37804-6203  
 9575727 +Check Advance of America, 321 S. Hall Road, Alcoa, TN 37701-2643  
 9575727 +Cherokee Health System, 255 E. Watt Street, Alcoa, TN 37701-2236  
 9575730 +Citizens Bank of Blount Co., P.O. Box 9730, Maryville, TN 37802-9730  
 9575731 Continental Bank, c/o Mainstreet Acquisitions, 2877 Parapke Road, Las Vegas, NV 89109  
 9575732 +Continental Finance, P.O. Box 11743, Wilmington, DE 19850-1743  
 9575733 +Credit Central, 251 N. Calderwood Street, Alcoa, TN 37701-2111  
 9575734 +Dr. Gillespie, 2034 Chilhowee Medical Park, Maryville, TN 37804-6200  
 9575741 +Knoxville Anesthesia Group, 501 20th St., #606, Knoxville, TN 37916-1863  
 9575742 +Main Street Acquisition Corp., P.O. Box 2529, Suwanee, GA 30024-0982  
 9575743 Optima Recovery Services, LLC, 6215 Kingston Pike, Ste. A, P.O. Box 52968, Knoxville, TN 37950-2968  
 9575744 +Payday Plus Check Advance, 457 Marilyn Lane, Alcoa, TN 37701-2118  
 9575745 Premier Bankcard, P.O. Box 129, Thorofare, NJ 08086-0129  
 9575746 Premier Surgical Associates, Patient Financial Svcs. Dept., PO Box 1512, Knoxville, TN 37901-1512  
 9575747 +Prosthetic Lab of Rochester, c/o I.C. System, P.O. Box 64378, Saint Paul, MN 55164-0378  
 9575749 +Service Loan Co., 255 S. Calderwood Street, Alcoa, TN 37701-2102  
 9575750 +Swiss Colony, 1112 7th Avenue, Monroe, WI 53566-1364  
 9575751 +Swiss Colony, P.O. Box 2814, Monroe, WI 53566-8014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
cr

+EDI: ATLASACQU.COM Apr 30 2012 20:38:00 Atlas Acquisitions, Attn: Avi Schild,  
 294 Union Street, Hackensack, NJ 07601-4303  
 9575723 EDI: ARROW.COM Apr 30 2012 20:38:00 Arrow Financial Services, 5996 W. Touhy Ave.,  
 Niles, IL 60714-4610  
 9615021 +EDI: ATLASACQU.COM Apr 30 2012 20:38:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 9575728 +EDI: CITICORP.COM Apr 30 2012 20:38:00 Citibank, Bankruptcy Department, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 9575729 +EDI: SEARS.COM Apr 30 2012 20:38:00 Citibank, 8725 W. Sahara Avenue,  
 The Lakes, NV 89163-0002  
 9575735 +EDI: FBDEL.COM Apr 30 2012 20:38:00 First Bank of Delaware, P.O. Box 37727,  
 Philadelphia, PA 19101-5027  
 9575737 EDI: AMINFOFP.COM Apr 30 2012 20:38:00 First Premier Bank, P.O. Box 5524,  
 Sioux Falls, SD 57117-5524  
 9575736 +EDI: AMINFOFP.COM Apr 30 2012 20:38:00 First Premier Bank, 601 S. Minnesota Avenue,  
 Sioux Falls, SD 57104-4868  
 9575738 EDI: HFC.COM Apr 30 2012 20:38:00 HFC, P.O. Box 5233, Carol Stream, IL 60197-5233  
 9575740 +EDI: HFC.COM Apr 30 2012 20:38:00 HSBC Bank, P.O. Box 5253, Carol Stream, IL 60197-5253  
 9575739 +EDI: HFC.COM Apr 30 2012 20:38:00 Household Credit Svcs., P.O. Box 98706,  
 Las Vegas, NV 89193-8706  
 9575747 +EDI: ICSYSTEM.COM Apr 30 2012 20:38:00 Prosthetic Lab of Rochester, c/o I.C. System,  
 P.O. Box 64378, Saint Paul, MN 55164-0378  
 9575748 +EDI: SEARS.COM Apr 30 2012 20:38:00 Sears/Citibank, P.O. Box 20363,  
 Kansas City, MO 64195-0363  
 9575752 +E-mail/PDF: bk@worldacceptance.com May 01 2012 00:56:01 World Finance,  
 355 Gill Street, #100, Alcoa, TN 37701-2478

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0649-3

User: smithr  
Form ID: b18

Page 2 of 3  
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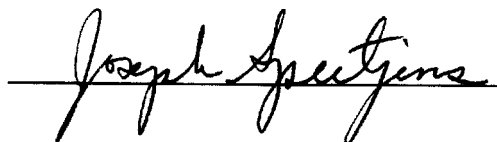
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2012 at the address(es) listed below:

John P. Newton on behalf of Debtor Kenneth Shey mayerandnewton@richardmayer.com  
Maurice K. Guinn tn02@ecfcbis.com  
Richard M. Mayer on behalf of Debtor Kenneth Shey mayerandnewton@richardmayer.com  
United States Trustee Ustpreregion08.kx.ecf@usdoj.gov

TOTAL: 4

**United States Bankruptcy Court**

Eastern District of Tennessee

**Case No. 3:12-bk-30300**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kenneth Robert Shey  
417 Borghild Drive  
Maryville, TN 37801

Social Security / Individual Taxpayer ID No.:

xxx-xx-8095

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 4/30/12

/s/Richard Stair Jr.  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**